

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

---

Case No.: 18–21303–ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Israel Velez Jr  
496 W Weymouth Rd.  
Vineland, NJ 08360

Malada Velez  
aka Malada Crespo  
496 W Weymouth Rd.  
Vineland, NJ 08360

Social Security No.:

xxx–xx–1869

xxx–xx–6901

Employer's Tax I.D. No.:

---

**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 8/8/18  
Time: 09:00 AM  
Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,  
Camden, NJ 08101–2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: June 5, 2018

JAN: kaj

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Israel Velez, Jr  
 Malada Velez  
 Debtors

Case No. 18-21303-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 132

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Jun 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2018.

db/jdb  
 517572111 +Israel Velez, Jr, Malada Velez, 496 W Weymouth Rd., Vineland, NJ 08360-1632  
 +Apex Asset Management, Attn: Bankruptcy, 2501 Oregon Pike, Ste 201,  
 Lancaster, PA 17601-4890  
 517572113 City of Vineland, Tax Dept., PO Box 1508, Vineland, NJ 08362-1508  
 517572114 +Comenitybank/kayjewelers, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
 517572115 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331  
 517572116 +Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505  
 517572117 +Eos Cca, Attn: Bankruptcy, Po Box 329, Norwell, MA 02061-0329  
 517572118 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241  
 517572119 +Experian, PO Box 4500, Allen, TX 75013-1311  
 517572120 +First Progress, Po Box 84010, Columbus, GA 31908-4010  
 517572125 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 517572126 +PMAB, LLC, 4135 S Stream Blvd Ste 4, Charlotte, NC 28217-4636  
 517572128 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT,  
 PO BOX 245, TRENTON NJ 08646-0245)  
 517572129 +TransUnion, PO Box 2000, Chester, PA 19016-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 05 2018 23:14:44 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Jun 05 2018 23:14:42 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517572112 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 05 2018 23:18:18 Capital One,  
 15000 Capital One Dr, Richmond, VA 23238  
 517572114 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 05 2018 23:14:27 Comenitybank/kayjewelers,  
 Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
 517572121 +E-mail/Text: jennifer.macedo@gatewayonlending.com Jun 05 2018 23:14:10  
 Gateway One Lending & Finance, Attn: Bankruptcy, 160 North Riverview Dr. Ste 100,  
 Anaheim, CA 92808-2293  
 517572123 +E-mail/Text: cio.bncmail@irs.gov Jun 05 2018 23:14:12 Internal Revenue Service,  
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
 517572124 +E-mail/Text: kmorgan@morganlaw.com Jun 05 2018 23:15:22 Morgan, Bornstein & Morgan,  
 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229  
 517572127 +E-mail/Text: bankruptcy@sw-credit.com Jun 05 2018 23:14:45 Southwest Credit Systems,  
 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958  
 517572130 +E-mail/Text: bankruptcyreports@wakeassoc.com Jun 05 2018 23:15:23 Wakefield & Associates,  
 830 E Platte Ave, Fort Morgan, CO 80701-3601

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517572122 Gsi Recovery Llc

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 132

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Jun 05, 2018

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2018 at the address(es) listed below:

Isabel C. Balboa   ecfmail@standingtrustee.com,   summarymail@standingtrustee.com  
Thomas G. Egner   on behalf of Joint Debtor Malada Velez tegner@mcdowelllegal.com,  
kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;lwood@mcdowelllegal.com;cgetz@mcdowelllegal.c  
om;mfunk@mcdowelllegal.com  
Thomas G. Egner   on behalf of Debtor Israel Velez, Jr tegner@mcdowelllegal.com,  
kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;lwood@mcdowelllegal.com;cgetz@mcdowelllegal.c  
om;mfunk@mcdowelllegal.com  
U.S. Trustee   USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4